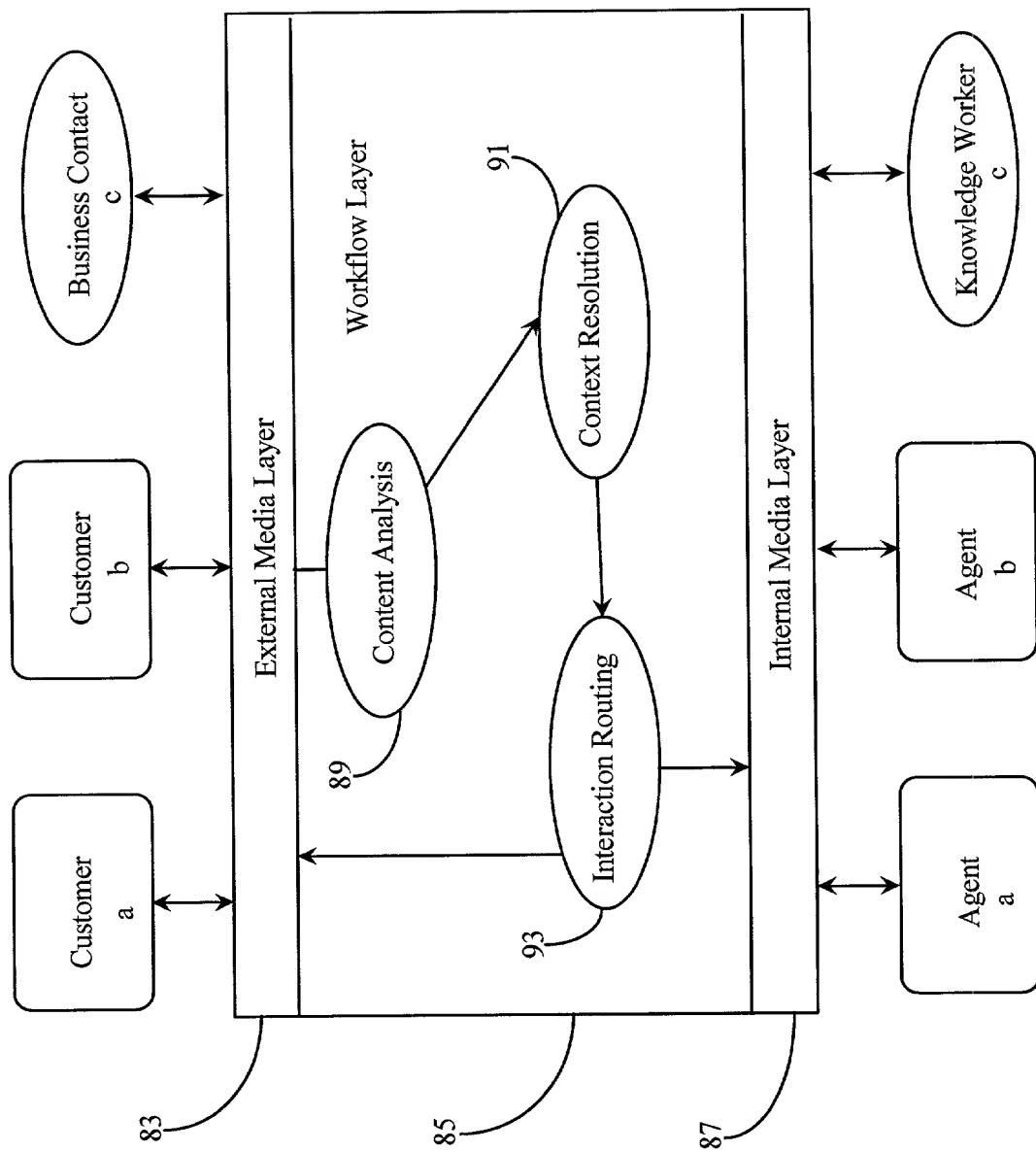
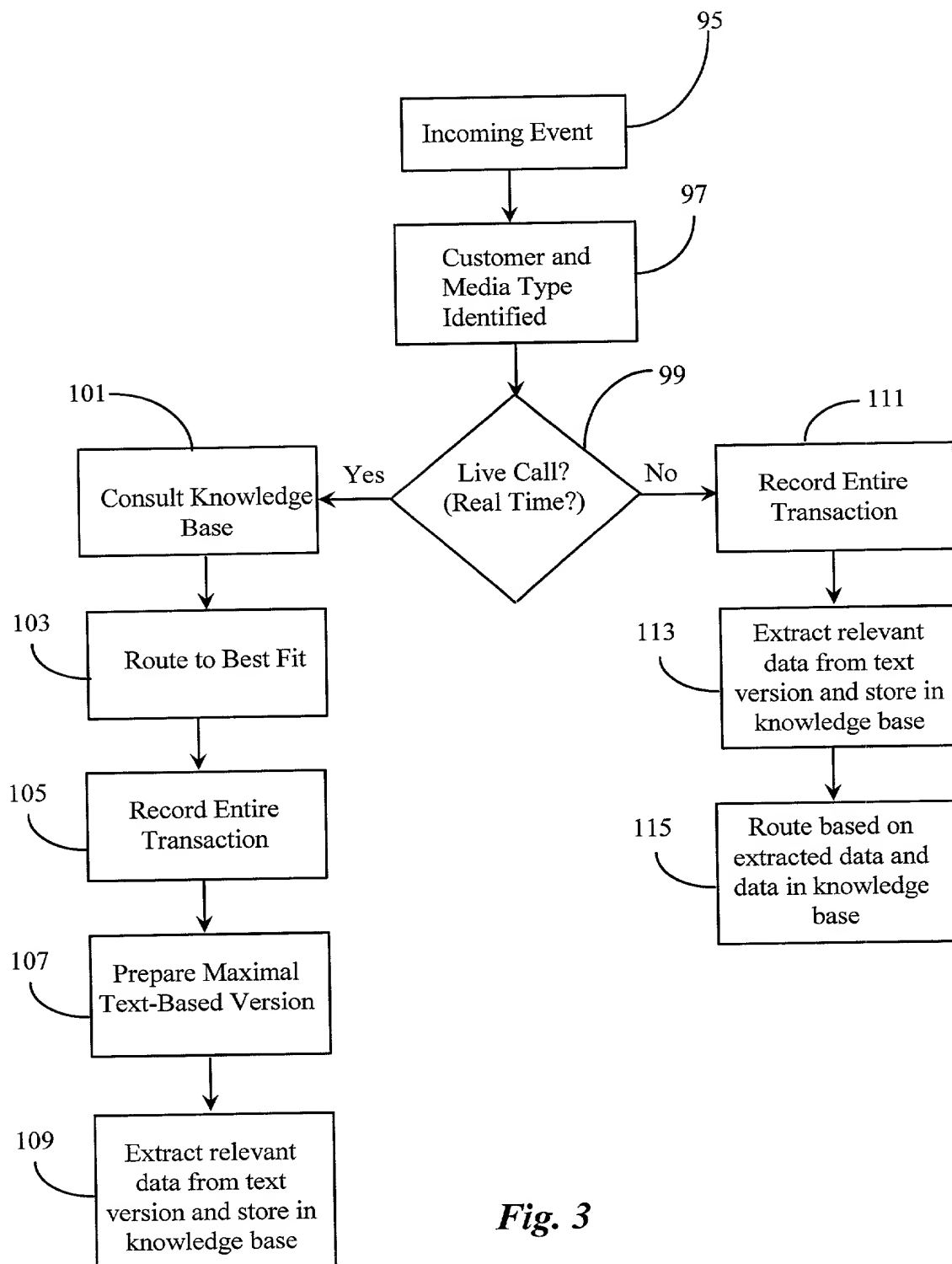


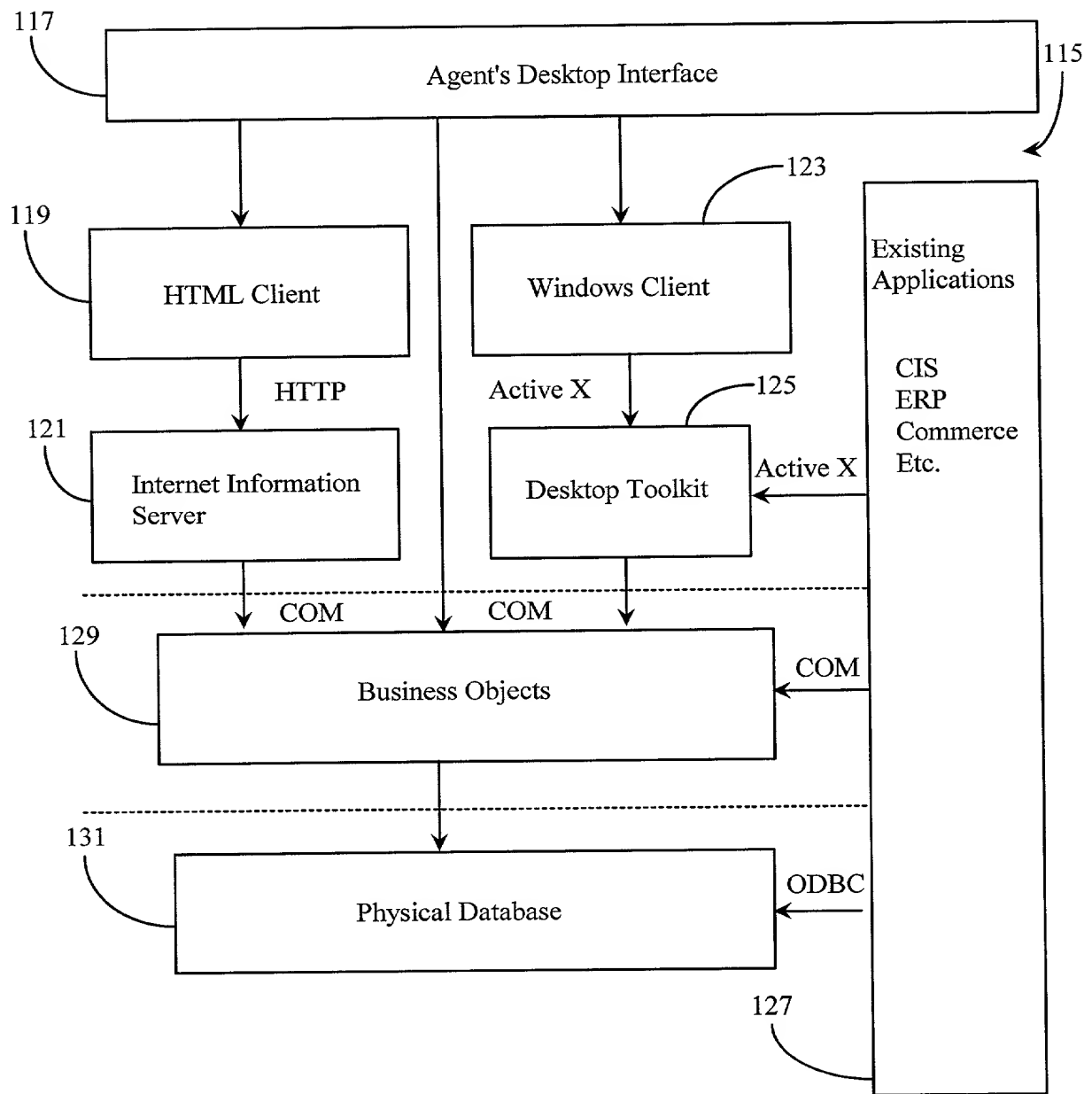
Fig. 1



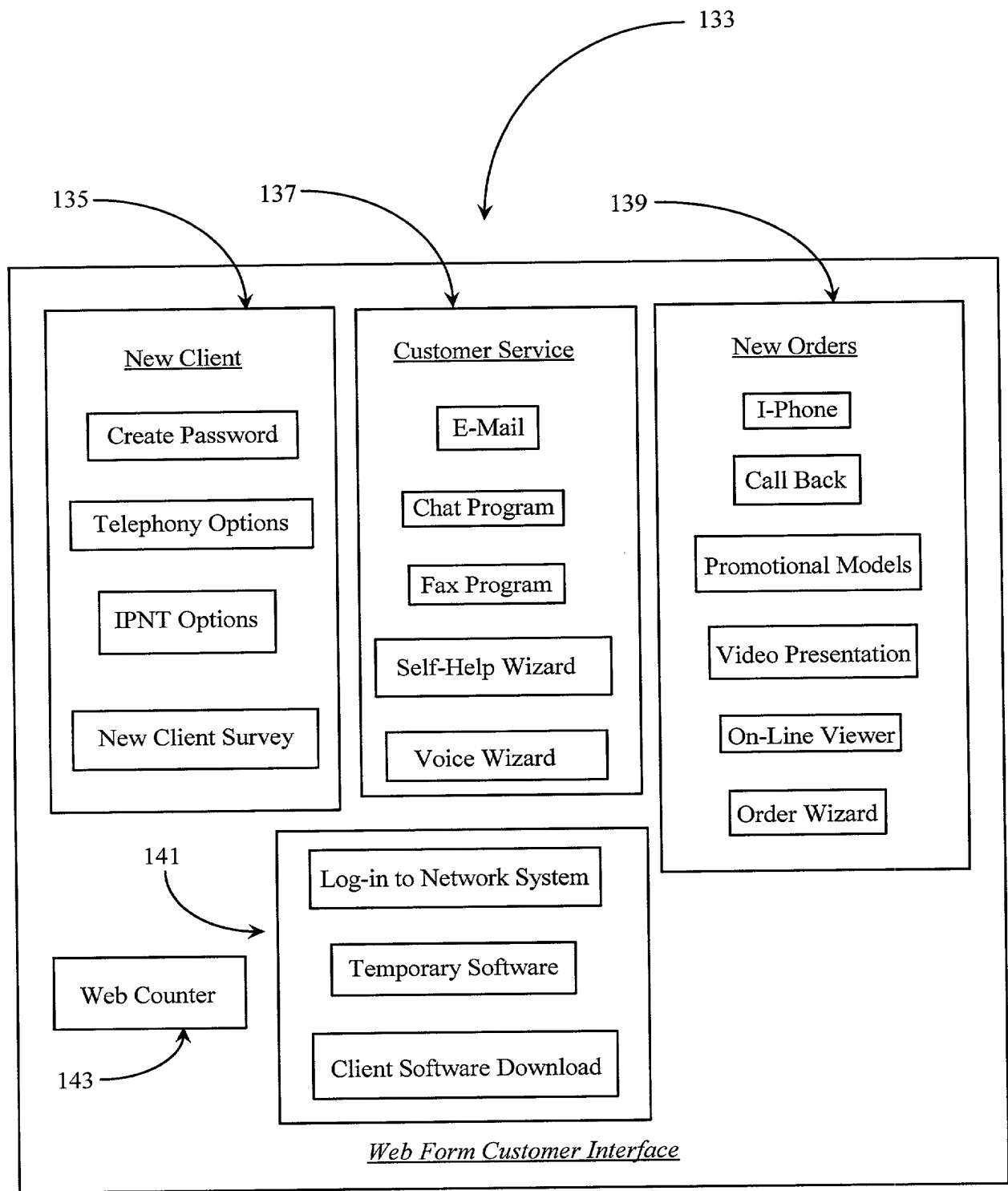
**Fig. 2**



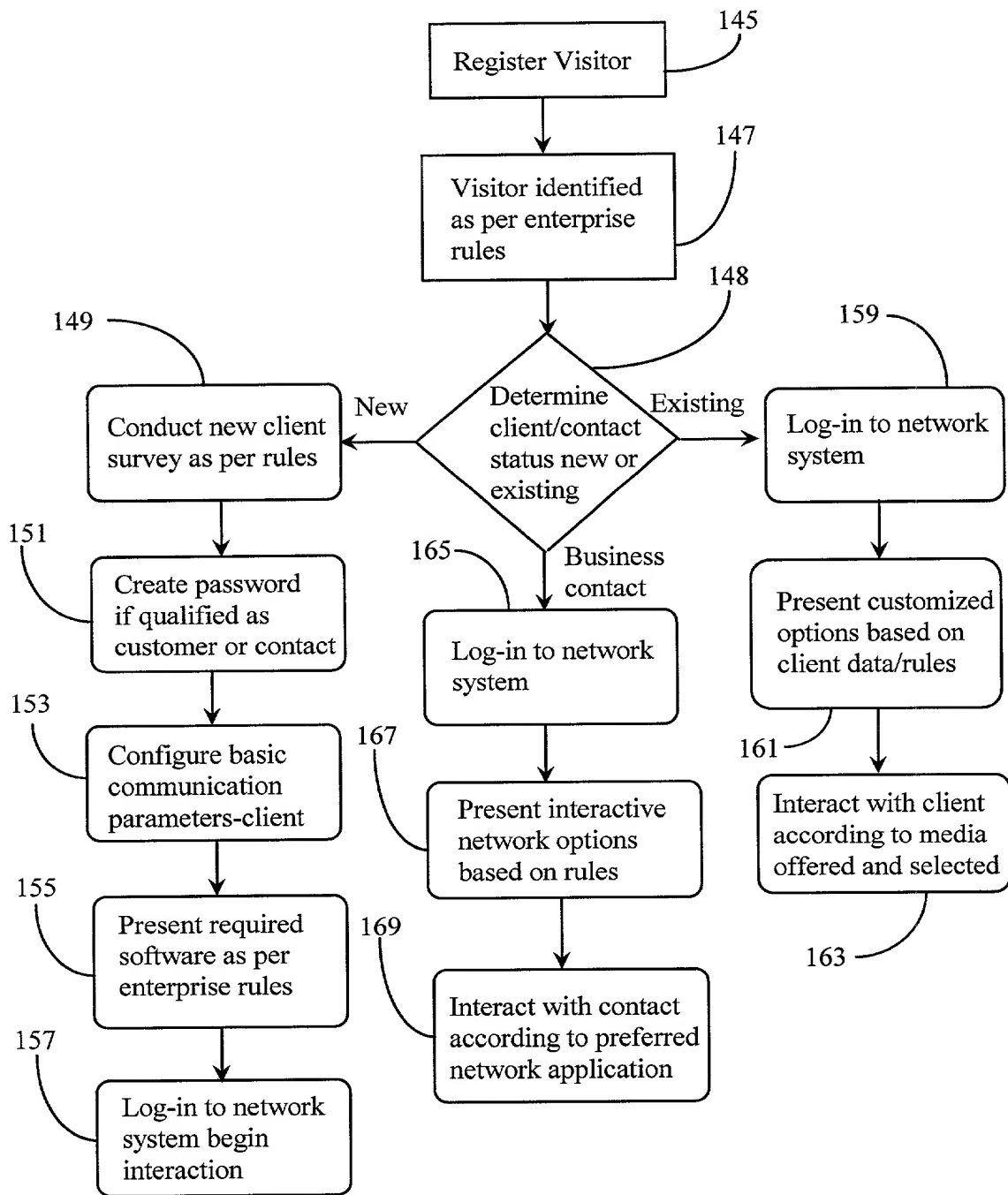
**Fig. 3**



**Fig. 4**



**Fig. 5**



**Fig. 6**

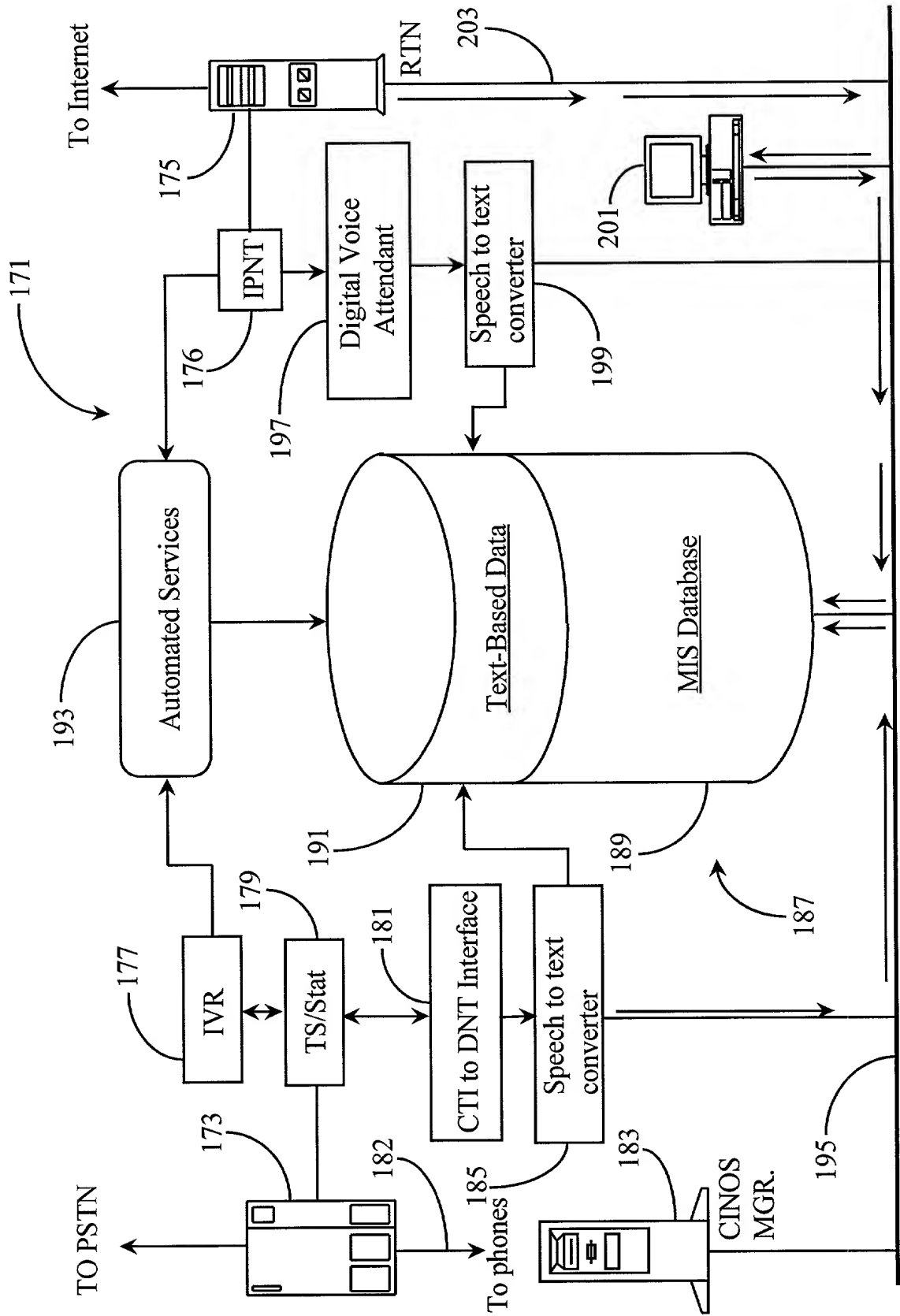


Fig. 7

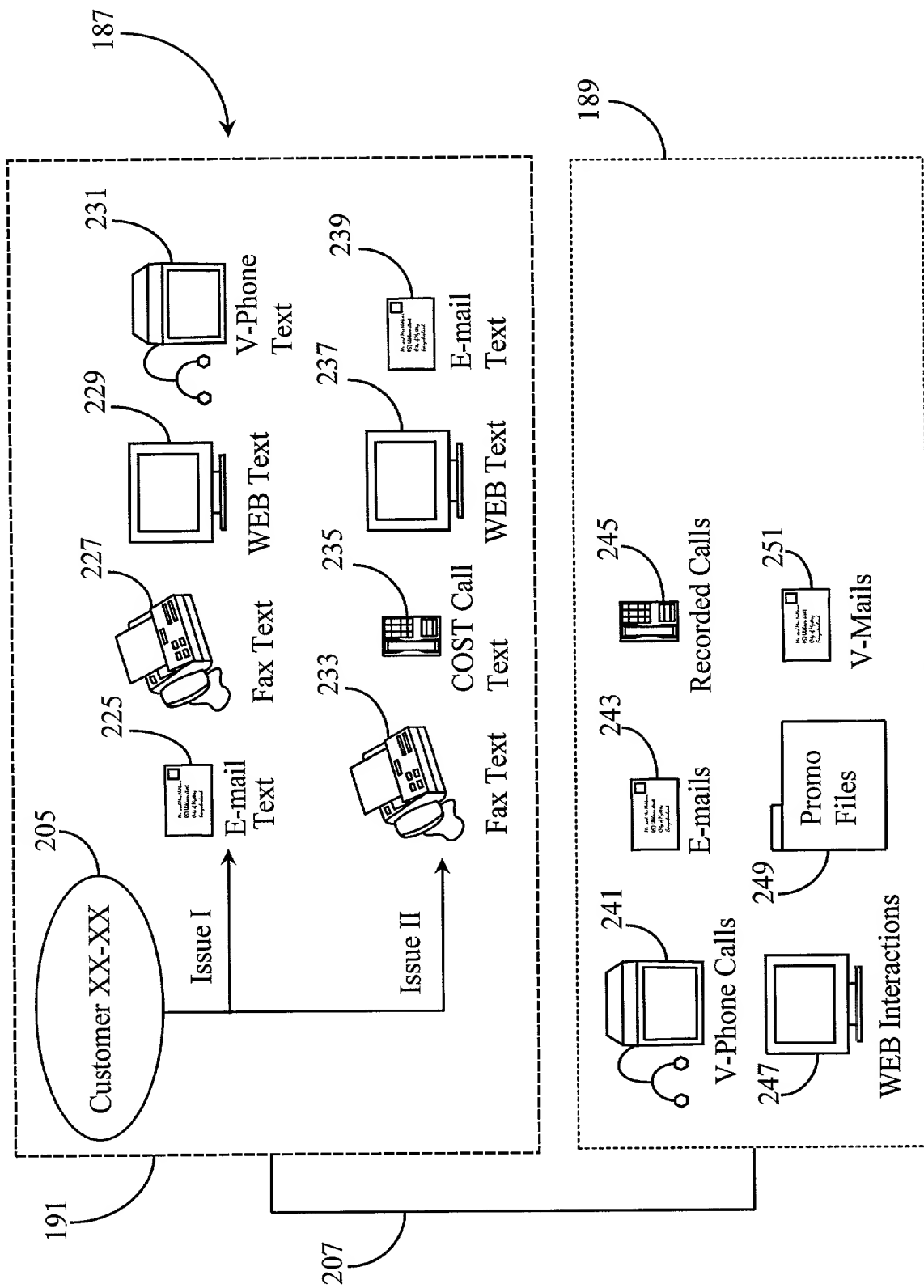
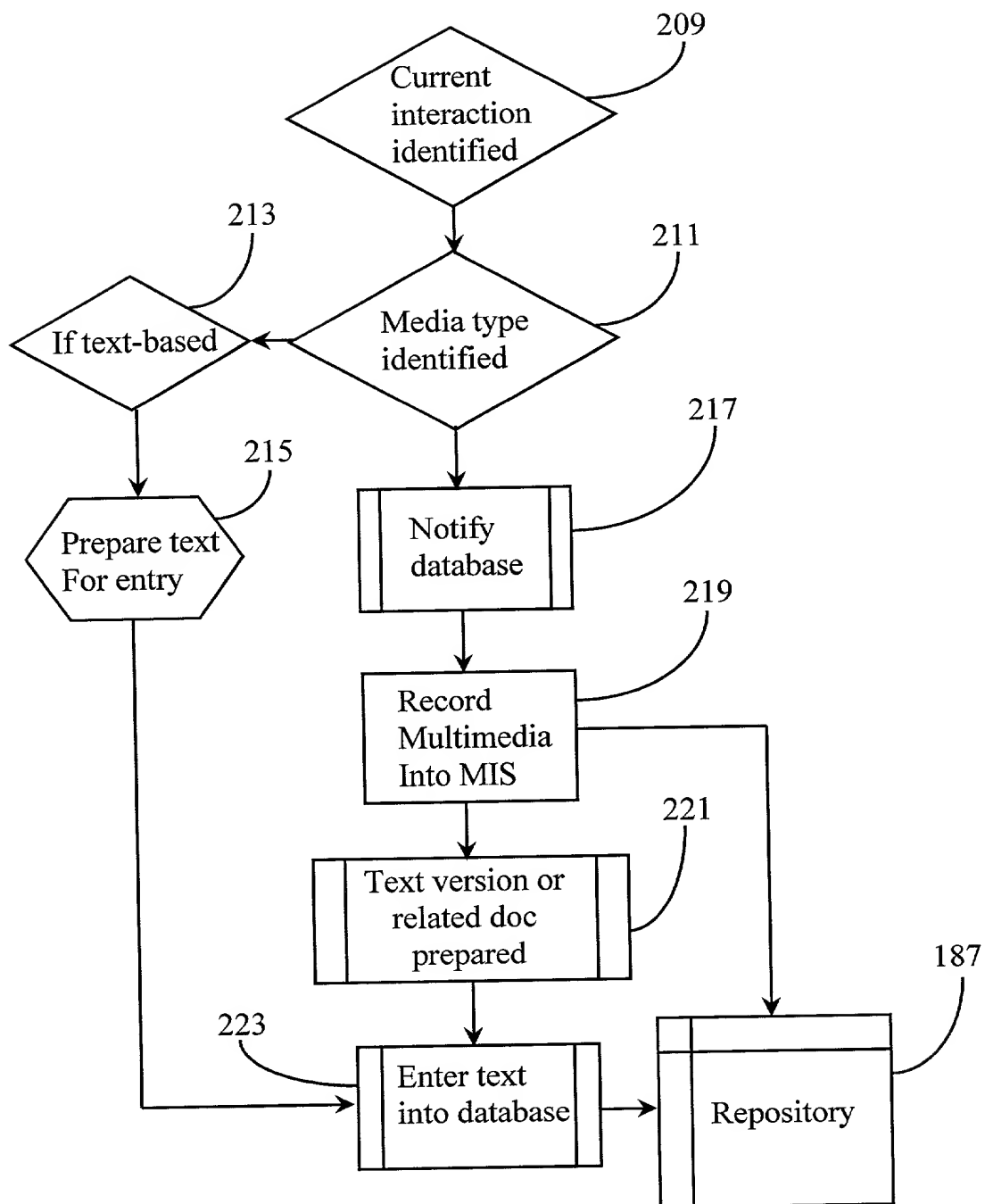
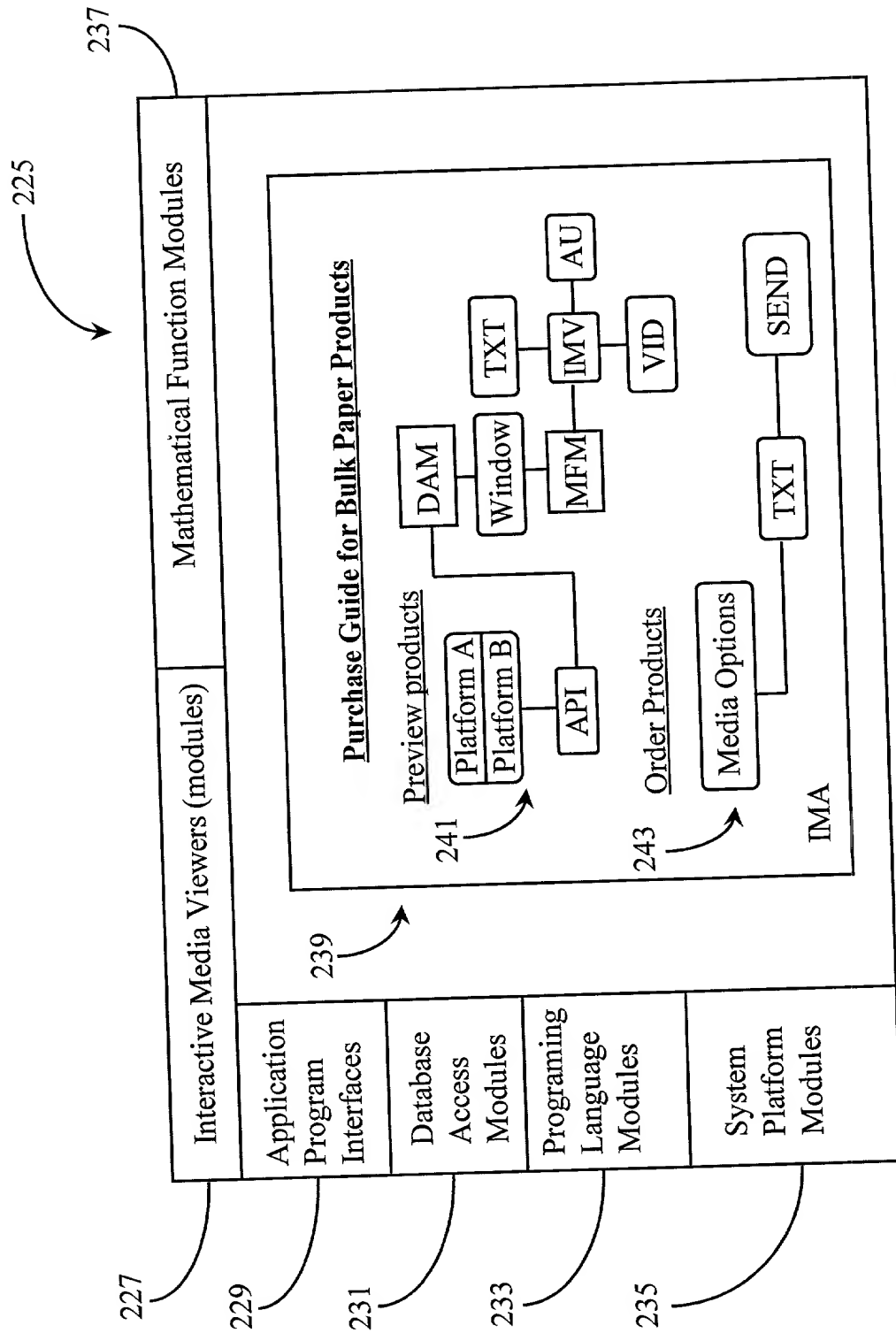


Fig. 8



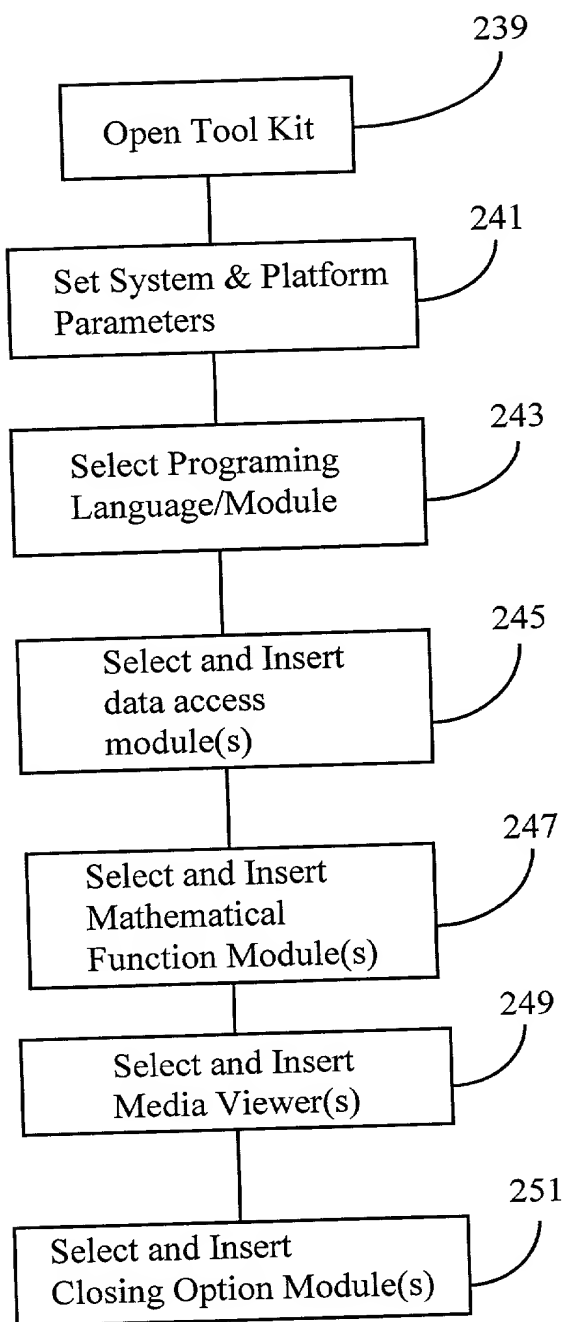


**Fig. 9**

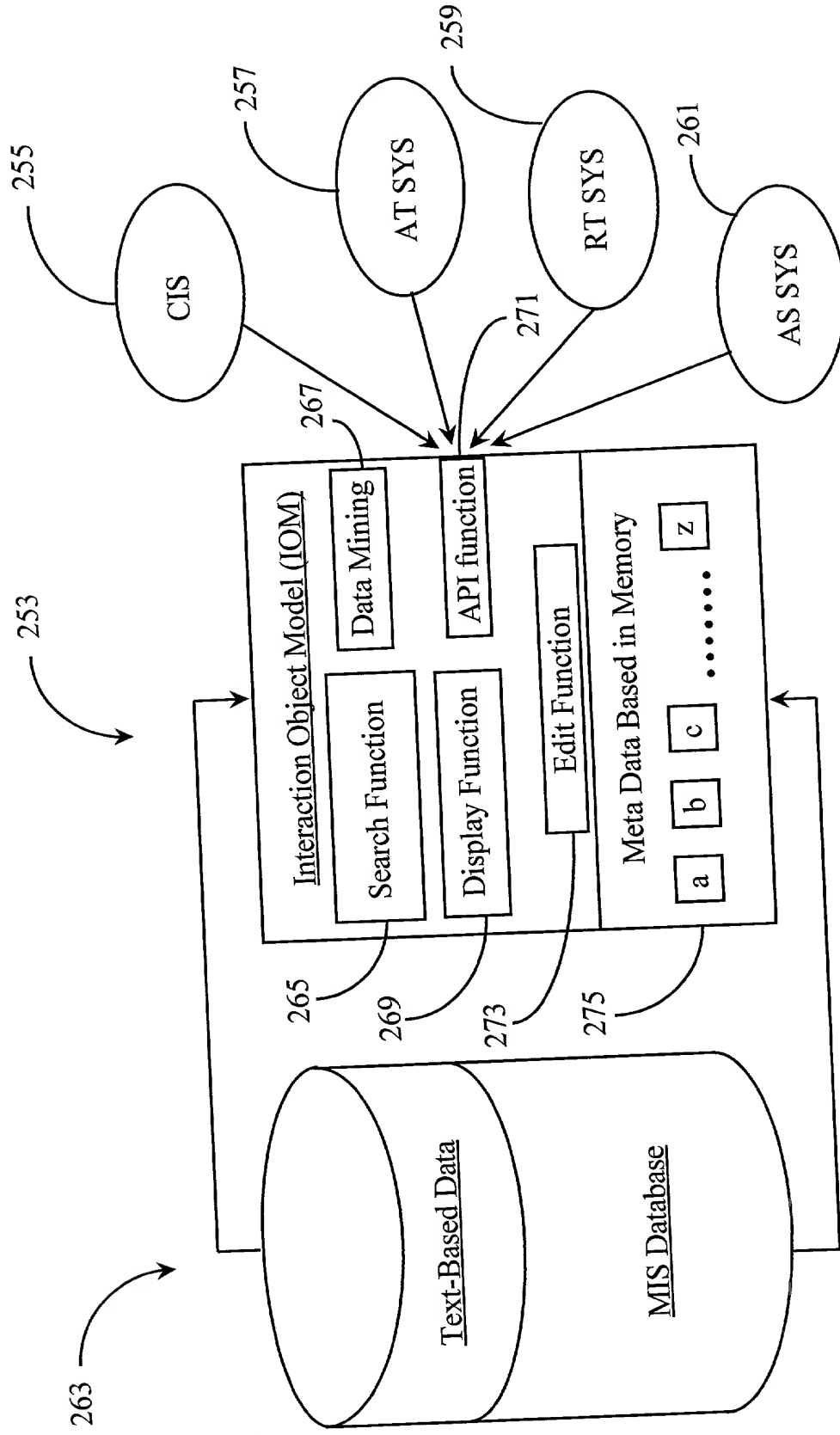


Customer/Agent/Associate IMA Tool Kit

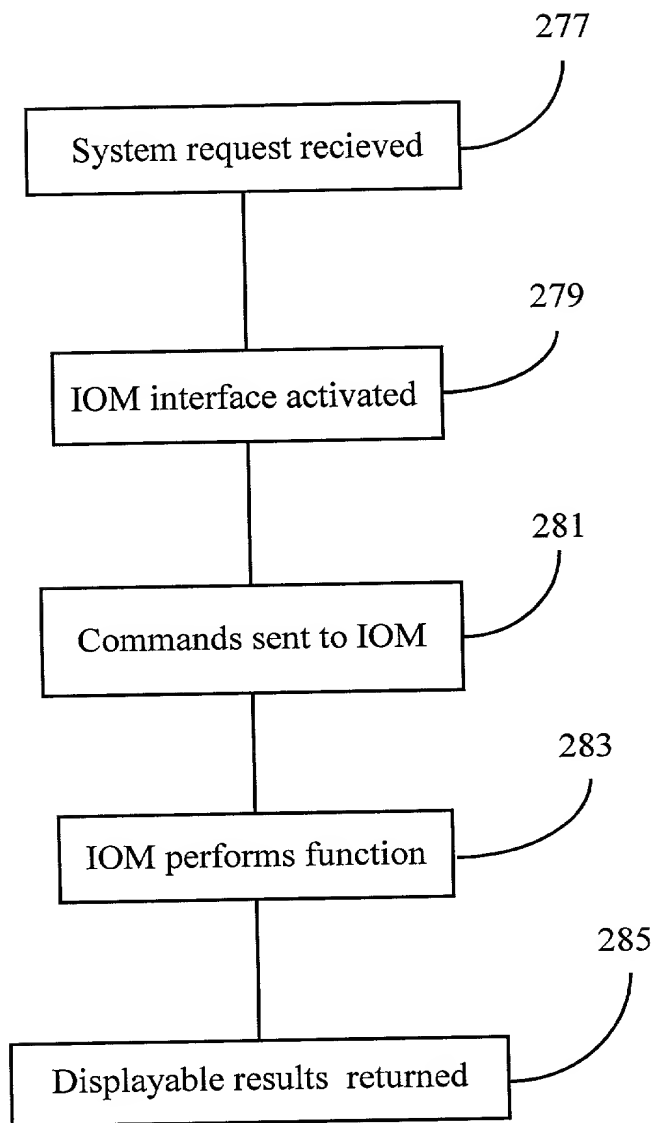
**Fig. 10**



**Fig. 11**



**Fig. 12**



**Fig. 13**

<u>Loan Application</u>		0000	00305	00255	Update
Task	Name	Time Begin	Time End	Actual Time	Notify
<u>1</u>	Pre-Qual	0000	0010	0008	OK step 1a
1a	Gen. Credit	0001	0005	0004	OK step 1b
1b	Ent. Credit	0004	00025	0002	OK step 1c
1c	Income Data	0006	00025	0002	OK step 2
<u>2</u>	Loan Type	0000	0008	0075	OK step 2a
2a	Select APP	0001	0001	0001	OK step 2b
2b	Obtain data	0008	0003	0003	OK step 2b1
2b1	Sorting	0011	0003	00025	OK step 2c
2c	Insert Data	00135	0001	0001	OK step 3
<u>3</u>	Post Qual	00145	00115	00095	OK step 3a
3a	Val. Income	0015	0004	00035	OK step 3b
3b	Val.Source	00185	0003	0002	OK step 3c
3c	Income Opt	00205	0003	00025	OK step 3d
3d	Calc. D/I	0023	00025	0015	Present
<u>4</u>	Agent Dis.	0024	0002	00015	END

**Fig. 14**